

Perspectives

FOR RETIRED
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

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Annual Enrollment Season



NDPERS Introduces New Vision Plan



ELIGIBILITY

- Retired employees receiving a retirement benefit from NDPERS, TIAA-CREF, TFFR or the Travelers (Job Service) retirement plans.
- Surviving spouse receiving a retirement benefit.

PLAN ADVANTAGES

- Easy to understand.
- Affordable price.
- Freedom to choose your own optometrist.
- Participants can take advantage of special promotions, sales and discounts.
- Participants file their own claims and know in advance exactly what benefits will be.
- Toll-free telephone number directs you to specially trained staff that can answer your questions quickly and efficiently.
- Four-tier premium structure designed to accommodate your specific coverage needs.

PLAN HIGHLIGHTS

You can assure yourself of getting all or a majority of your premium back in the form of benefits if all you use is the exam benefit.

For example, if you have an annual eye exam, your benefit will be \$35.

If you enroll in the plan for individual coverage, your cost will be \$59.52 (\$4.96 x 12 months). If you use the plan to pay for your annual eye exam, you get nearly all your premium expense cost back in benefits. In the years you purchase glasses or contact lenses, you get back much more than your premium cost. This same cost benefit comparison can be done if your dependents are included.

RATES AND SERVICES

	Plan Pays
Vision Examination (Once every 12 months)	\$ 35.00
Frames (Once every 12 months)*	40.00
Lenses - per pair of lenses (Once every 12 months)*	
Single vision	35.00
Bifocal	50.00
Trifocal	65.00
No-line bifocal or progressive power	70.00
Lenticular	70.00
Contact Lenses (Once every 12 months)*	75.00

Continued on page 2

***This is the last dental and vision annual enrollment period
that will be offered to retirees.***

Annual Enrollment Season

New Vision Plan continued...

DEDUCTIBLE

Lifetime Deductible per person
(Applies to frames and contact
lenses only) 40.00

**The benefit paid will be the lesser of the actual amount charged or the benefit shown above. You will be responsible for any cost over the plan benefit amounts. Benefits will be paid for glasses or contact lenses but not both each 12 months.*

Monthly Rates

Retiree only	\$ 4.96
Retiree & spouse	9.92
Retiree & child(ren)	9.04
Retiree, spouse and child(ren)	14.00

This summary of benefits is intended to describe only a general outline, and does not represent the actual terms and conditions of the policy.

FILING A CLAIM

Your claims may be filed either by you or your vision care provider. If your provider accepts assignment they will file the claim on your behalf with Ameritas and Ameritas will reimburse the provider direct. If your provider does not accept assignment, you may be required to pay the cost of the services and file the claim with Ameritas for reimbursement. Claim forms are available through the NDPERS office by calling 701-328-3900 or 1-800-803-7377. Ameritas will also accept the Universal Claim Form completed by your vision care office.

In addition to the vision plan, the open enrollment season also includes the dental and long term care plans for your consideration. Please refer to the materials we sent or to our web site for complete details.

Dental Plan

No Increase in Dental Premiums

The PERS Board recently completed a national search for a dental plan carrier. Proposals were received from the existing carrier, ReliaStar, as well as three other carriers. The Board selected ReliaStar to continue to provide the coverage because they had the lowest premium with the highest level of benefit coverage. Also, with this product a member did not have to access services through a specific network but could go to any dentist. Another key factor in selecting this coverage was that ReliaStar's proposal had no increase in premiums for the next year.



Long-term Care

A Benefit That's Receiving A Lot of Attention

Most people think of nursing home insurance when they hear the words long term care. Actually, long term care is protection for you and your assets even if you are in an accident that results in your need for long term care other than a nursing home. Almost one-half of the Americans now receiving long term care are under age 65 according to the Agency for Healthcare Research and Quality; 2000. NDPERS has been receiving more and more inquiries concerning the long term care plan provided by UNUM Provident, one of the nation's leading long term care providers. The coverage is easy to understand and with 16 options available, each applicant can tailor a plan to suit their individual needs.



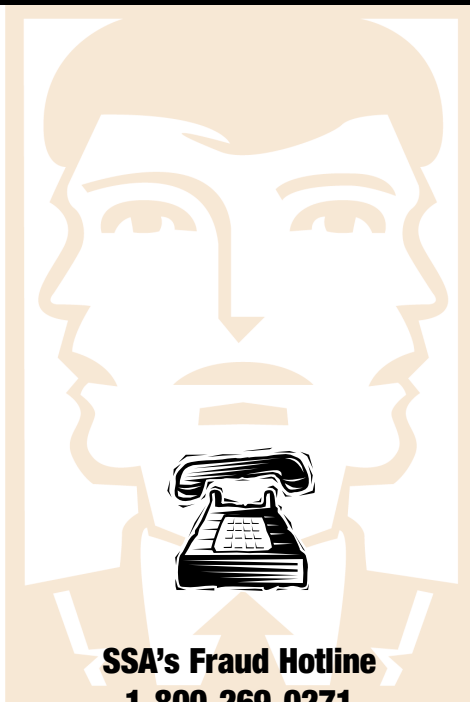
Enrollment Period

The open enrollment period to apply for coverage in the vision and dental plan(s) is from October 1 through November 15, 2002 with coverage effective January 1, 2003. You may enroll in the long-term care plan at any time. An open enrollment packet was mailed to the home addresses of retirees in the PERS, TIAA-CREF, TFFR, and Job Service retirement systems the last week of September. Please be sure to read the materials for instructions on how to enroll in the plans. If you did not receive an open enrollment packet, you may access the information on the NDPERS web site at www.discovernd.com/ndpers and select "Annual Enrollment Season" and then select "Retirees," or you may call the NDPERS office at 701-328-3900 or 800-803-7377.

ATTENTION: This is the last dental and vision annual enrollment period that will be offered to retirees. Future enrollment will be allowed upon the following qualifying events:

- Date of retirement which is the last day of employment or date of first retirement check.
- Retiree's 65th birthday or eligibility for Medicare.
- Spouse's 65th birthday or eligibility for Medicare.
- The last date of coverage in a vision plan provided by your employer or your spouse's employer, if you are covered through your spouse's employer group plan. This includes loss of coverage due to death of, or divorce from a spouse as well as the completion of COBRA continuation coverage
- Marriage.
- Birth, adoption, or legal guardianship.

If you do not enroll in the dental or vision plans within 31 days of any one of the above qualifying events, you may have forfeited your right to enroll in the plans in the future.



SSA's Fraud Hotline
1-800-269-0271

Federal Trade Commission (FTC)
ID Theft Hotline
1-877-IDTHEFT
(1-877-438-4338)

Identity Theft

Identity theft occurs when a criminal uses another person's personal information to take on that person's identity. Identity theft is much more than misuse of a Social Security number—it can also include credit card and mail fraud. To help victims, the Social Security Administration (SSA) offers these Hotline numbers:

SSA's Fraud Hotline
1-800-269-0271 and
Federal Trade Commission (FTC)
ID Theft Hotline-1-877-IDTHEFT
(438-4338), providing:

- Up-to-date information about steps you can take to work with credit bureaus and law enforcement agencies to reclaim your identity.
- Replacement card if your Social Security card was stolen.
- Help in correcting your earnings records.
- A new Social Security number in certain circumstances.

SSA is taking steps to ensure that Social Security numbers are less accessible. They are strengthening their processes for issuing new Social Security numbers as well as replacement Social Security cards. Additionally, they are partnering with other federal agencies to find ways to detect and prevent identity theft.

Anyone who intentionally uses the Social Security number of another person to establish a new identity or defraud the government will be prosecuted to the fullest extent of the law. To get more information about Social Security numbers and identity theft, you can download the following publications:

Social Security Information

When Someone Misuses Your Number
(05-10064)

Social Security—Your Number and Card
(05-10021)

FTC Information

ID Theft—When Bad Things Happen To Your Good Name (2/01)

Health Premiums for 2003-2005

At the August Board meeting, BCBS presented their renewal proposal for the group health plan. The premium increase for active employees is approximately 26% for the July 1, 2003 through June 30, 2005 biennium. Approximately half of the increase relates to utilization and mix of services and technology and half of the increase relates to increases in the provider reimbursement schedule. The PERS Board will continue to discuss the proposed increase with BCBS and has directed staff to establish a committee to review the plan design for active employees.

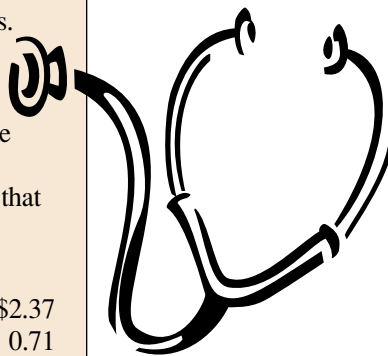
The proposed premium increase effective July 1, 2003 for retired members is approximately 32%. The increase is higher for the Medicare retiree group due to the higher usage of prescription drugs which have an annual trend rate of 18%. The Board has directed that a

committee also be established to review the plan design for retired members.

The Board also received cost estimates for several benefit enhancements. The following is the additional premium that would be needed per contract per month for that benefit to be added to the plan:

Routine Colonoscopy Screenings	\$2.37
Influenza Immunization @100%	0.71
PSA Tests @100%	0.10
Routine Sigmoidoscopy Screenings	0.76
Prescriptions for Nicotine Addiction	0.14
Oral Contraceptives & Injections	3.15

In the months to come the Board will continue to review the renewal proposal and options for changes in plan design with the goal of adopting final rates by April of 2003.



Remember to visit
and browse our website at
discovernd.com/ndpers
for information about NDPERS
and its programs and operations.

If You Call the NDPERS Office...

When dialing **(800) 803-7377** or **328-3900**, a Member Services representative will be answering your call and assisting you with general questions about PERS programs, including updates on program changes. The representatives will also take requests for benefit estimates, forms, brochures and benefit books that you may need. If you require additional services outside the scope of Member Services, the representative will be happy to transfer you to the staff member best equipped to help you.



Our busiest times are the day after a holiday and the first week of every month. If you place a call to us during these high volume periods, please be patient. The calls will be placed in queue and answered in the order that they are received. Please stay on the line and a representative will be with you shortly. Our staff is eager to assist you.

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation. This newsletter is available in alternate formats upon request. Printed on recycled paper.

Who should you call?

The NDPERS office receives hundreds of phone calls each day from our membership and fortunately most of the questions can be answered by our staff. However, in the event you are calling about a health insurance claim or have coverage questions, please direct those calls to the Blue Cross Blue Shield service unit. BCBSND has 12 staff assigned to the NDPERS group that can assist you.

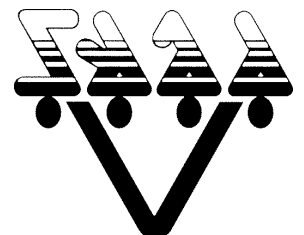
The next time you need assistance with your health insurance claims or have coverage questions – who should you call? BCBSND at 1-800-223-1704 or 282-1400 for Fargo area members. The North Dakota Relay Service toll-free number is 1-800-366-6888.

When Visiting the NDPERS Office...

Please make an appointment before stopping by the NDPERS office. Although staff will accommodate walk-ins when possible, an appointment will ensure that someone is available to assist you at the time you arrive. An appointment also allows staff to prepare appropriate benefit information for your individual needs.

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North Dakota Public Employees Retirement System



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